

DUPLICATE COPY

Prepared For  
KEITH T ASHLEY  
N TX FINANCIAL SOL'S

Account Number  
XXXX-XXXXX1-91004

Page 8 of 10

## Wrap Up Your Holiday Shopping Online at ShopBlue



Holiday gift shopping can be fun, and quick. We swear. You don't have to chase people down the parking lot to take their spot, or walk around all day, or make endless lines. Don't revisit the holiday shopping woes, visit ShopBlue instead. You'll find unique gifts for everyone: Trendy JetBlue gear for babies, toddlers, teens and grown ups--limited edition Timbuk2® Laptop Messenger Bags, colorful galoshes, chic cosmetic bags, collectable buttons and ornaments, model airplanes, and even cool hoodies and polos for Fido.

Start shopping now at  
[jetblue.com/shopblue](http://jetblue.com/shopblue)

(CE 111329)

## Save 5% at 1-800-FLOWERS.COM®



Thank the people that help your business succeed. Send flowers and gifts from 1-800-FLOWERS.COM and receive 5% savings on top of all other coupons, codes, or promotional pricing offered by 1-800-FLOWERS.COM when you pay with your Business Card. To place your order today, visit [opensavings.com/1800flowers](http://opensavings.com/1800flowers) or call 1-800-FLOWERS.COM (1-800-356-9377).

OPEN Savings®: Payment must be made with an American Express® Business Card at the time of purchase--savings will be credited to your account. Other restrictions or limitations may apply. Subject to offer terms and conditions located at [opensavings.com](http://opensavings.com). Merchant participation and offers are subject to change without notice. 1-800-FLOWERS.COM®: Valid only online, by phone and at participating U.S. locations.

OPEN Savings® is a Business Card benefit that saves you money. Simply use your Business Card at 1-800-FLOWERS.COM and the 5% savings is automatically credited to your Card account. The savings are in addition to other discounts. (CE 111326)

## Done. Your To-Do List Just Got Shorter



Verizon now accepts American Express® Cards for your small business phone, Internet, and FiOS service. Why spend time paying your Verizon bill every month? You can use your American Express® OPEN Card to pay for it automatically. Set it up and cross it off your list!

Upon signing up for Verizon Automatic Payments, your American Express OPEN Card will be automatically charged monthly according to the terms and conditions on [verizon.com](http://verizon.com), until you cancel. You can cancel by calling the Verizon office at the number printed on your bill. Please remember to cancel these payments if you close your Card account, and update your account on [verizon.com](http://verizon.com) if your Card account number changes.

Visit  
[www.verizon.com/axp1](http://www.verizon.com/axp1)  
today to set up automatic payments for your monthly Verizon bill.

(CE 111324)

## Save 5% on FedEx Express® and FedEx Ground®



Save 5% on FedEx Express U.S. shipments, FedEx International Priority® shipments, and FedEx Ground shipments. Your savings are automatic when you link your American Express® Business Card to a FedEx account and in addition to any other discounts. To open a FedEx account or to link an existing account to your Card, call 1-800-231-8636 or go to [fedex.com/opensavings](http://fedex.com/opensavings).

OPEN Savings®: Payment must be made with an American Express Business Card at the time of purchase--savings will be credited to your account. Other restrictions or limitations may apply. Subject to offer terms and conditions located at [opensavings.com](http://opensavings.com). Merchant participation and offers are subject to change without notice. FedEx: Maximum annual savings is \$1,000 per Card account.

OPEN Savings® is a Business Card benefit that saves you money. Simply use your Business Card at FedEx and the 5% savings is automatically credited to your Card account. The savings are in addition to other discounts.

(CE 111327)

## Wherever Your Business Takes You, You Can Find Savings



As an OPEN® Cardmember, renting from Hertz® can be rewarding. Simply use your Business Card to book your next car rental from Hertz and the 5% savings is automatically credited to your Card account. OPEN Savings® is a Business Card benefit that saves you money. The savings are in addition to any other discounts.

OPEN Savings®: Payment must be made with an American Express® Business Card at the time of purchase--savings will be credited to your account. Participation and offers are subject to change without notice. For full partner terms and conditions, visit [opensavings.com](http://opensavings.com). Hertz®. Valid only at Hertz corporate-owned U.S. locations.

Use your OPEN Business Card to book your next car rental at [opensavings.com/hertz](http://opensavings.com/hertz) or call 1-800-227-4653 and you'll see the savings on your monthly American Express statement.

(CE 111328)

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N TX FINANCIAL SOL'S

Account Number  
XXXX-XXXXX1-91004

Closing Date  
12/25/08

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## Business Gold Rewards Card

### An Important Notice Concerning Cardmember Privacy

This Privacy Notice is addressed to United States holders of personal American Express® Charge Cards or accounts, Optima® Cards or accounts, other personal credit card accounts that we issue, and to United States holders of business charge and credit cards from OPEN from American Express. This Notice explains how we collect, use and safeguard information about you and how to limit the use and disclosure of your information.

In this Notice, "American Express," "we," "our," and "us" refer to American Express Travel Related Services Company, Inc., American Express Centurion Bank and American Express Bank, FSB. These entities are "Affiliates" of each other, which are companies in the American Express family that are related to each other by common ownership or control. Our Affiliates also include publishers, travelers cheques issuers, travel agents and providers of Card-related insurance services. The cards and accounts that we issue are called "Cards" or "Card accounts." Holders of those Card accounts are called "Cardmembers" or "you(r)."

#### What Information Do We Collect?

We obtain information about you from a variety of sources. You provide us with information about yourself, for example, by completing Card applications. This includes your name, address, social security number, and income and asset information. Your use of the Card and your other transactions with us and our Affiliates provide us with additional information, such as your spending and payment history. Other sources, such as credit reporting agencies and providers of marketing information, furnish us with additional information about your credit history, purchasing preferences, and other matters. We also obtain information about you in connection with our efforts to protect against fraud. We call all of this information "Cardmember Information."

#### What Do We Do with Cardmember Information?

We use Cardmember Information in connection with delivering products and services to you. To do this it is often necessary to share it with our Affiliates and other companies we work with. These include companies that manage Card accounts, offer affinity, frequent-user, and reward programs, companies that perform marketing services and other business operations for us, and companies whose products or services are provided as a benefit of your Card account. We may also share Cardmember Information with other financial institutions with whom we jointly offer products and services. And we may disclose it to other third parties as permitted by law. For example, we disclose Cardmember Information in response to subpoenas, to credit reporting agencies, and to help prevent fraud.

#### Information We Share with Our Affiliates

You can inform us not to share with our Affiliates credit-related information (except as permitted by law), such as your credit history as shown on a consumer report. If you make this choice, we are permitted by law to share with our Affiliates information about our transactions and experiences with you, such as your payment history.

#### Valuable Partner Offers

We work with carefully selected business partners, such as merchants that accept the Card, so that you may receive offers for their products and services. We use Cardmember Information to help make these offers more relevant and valuable to you. If you respond to one of

these offers, the business partner will know certain information about you, such as your name, that you are a Cardmember, and that you met the qualifications established for the offer. You can inform us not to send you these offers.

#### Your Choices

Please let us know if you do not want us to use your Cardmember Information to communicate with you about offers, including exclusive partner offers and offers from our Affiliates, by mail, telephone and/or e-mail, or share your credit-related information with our Affiliates, by visiting us at: [www.americanexpress.com/communications](http://www.americanexpress.com/communications). You can also inform us of your choices (except for e-mail communications) by calling us at **1-800-297-8378**. If you make these choices, you may not learn about products, services and features, including discounts and other special offers, we believe may be of interest to you and add value to your Card membership.

If you have other Card accounts with us, you will receive additional privacy notices that apply to those accounts.

**Please note that any choices you make will only apply to this account.**

If you are the primary Cardmember on your Card account, any choices you make in accordance with this Notice will also apply to any other Cardmember on this account (except for e-mail communications). If you make choices not to receive offers as indicated above, we may still include notices and information about the Card and other products and services when communicating with you about your Card account and related products and services.

#### Information Security

We use reasonable administrative, technical and physical security measures to protect your Cardmember Information.

#### Former Customers

If you cancel your Card, or your Card account(s) are closed, we will continue to treat and safeguard Cardmember Information about you as described in this Notice.

#### For Vermont Cardmembers Only

If your Card account has a Vermont billing address, we will automatically treat your account as if you had informed us not to share your credit-related information with our Affiliates.



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Prepared For  
**KEITH T ASHLEY**  
**N TX FINANCIAL SOL'S**

Account Number  
**XXXX-XXXXX1-91004**

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**Annual EFT Error Resolution Notice**

This notice is to inform you about how you should notify us of errors or questions regarding any electronic fund transfers you initiate using your American Express Card, including Express Cash transactions, or electronic payments you make to American Express using Pay By Phone, Pay By Computer, or any other American Express electronic payment service.

In case of errors or questions about your Electronic Transfers, please telephone us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer questions, and at 1-800-CASH-NOW for Express Cash and Automatic Payment questions. Alternatively, you may write to us at American Express Travel Related Services Company, Inc., Electronic Funds Services, P.O. Box 297815, Ft. Lauderdale, FL 33329-7815, or e-mail us by clicking on the Customer Service link online at [www.americanexpress.com](http://www.americanexpress.com). We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose. When you contact us, please provide the following information:

(1) Your name and account number. (2) Description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information. (3) The date and dollar amount of the suspected error.

If you notify us by phone, we may require that you send us your complaint or question in writing within 10 business days of the call. We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For errors involving new accounts, point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

SP248

BP/MU/02PV/0408

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**Business Gold Rewards  
Card****38,874  
Membership Rewards®  
Points Available**

at 12/31/08, when charges due are paid in full and all accounts are in good standing.

Prepared For  
KEITH T ASHLEY  
N TX FINANCIAL SOL'SAccount Number  
XXXX-XXXXX1-91004Closing Date  
01/25/09

Page 1 of 8

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$
2,907.03	-2,961.08	+54.05	0.00

**Payment Not  
Required**Please refer to page 2  
for important information  
regarding your accountTo manage your Account online or to pay your bill, please visit us at **open.americanexpress.com**. For additional contact information, please see the reverse side of this page.**Tips & Tools for Managing a Resilient Business**

OPEN is committed to helping business owners navigate today's economy. Here are some tips and tools that can help maintain your business credit:

- 1) Review your company's credit report from agencies such as Dun & Bradstreet, Experian, Equifax and TransUnion:
    - Check the details of your company profile
    - Note if your credit rating is strong, average or poor
    - Confirm the accuracy of your payment history
    - Review your Uniform Commercial Code (UCC) to confirm accuracy of leases and liens
  - 2) Keep up-to-date: Make sure lenders have your latest contact information.
  - 3) Pay bills on time: Avoid missed or late payments that can negatively impact your credit.
- Visit **open.com/smartcredit** to enroll in AutoPay and Account Alerts.

**Cardmember Snapshot**

Cardmember Name	Card Number	Total New Activity \$
KEITH T ASHLEY	1-91004	0.00
BRANDI ASHLEY	1-91012	54.05
Total New Activity		54.05

**Activity**

\* Indicates posting date

Amount \$

12/30/08*	COMPUTER PAYMENT RECEIVED - THANK	-2,907.03
01/02/09*	COMPUTER PAYMENT RECEIVED - THANK	-40.03
01/12/09*	COMPUTER PAYMENT RECEIVED - THANK	-14.02

**Total of Payment Activity****-2,961.08**

Continued on Page 3

Do not staple or use paper clips

**Payment Coupon**Account Number  
1-91004**Payment Not Required**To Pay by Computer, visit  
open.com/pbc.To Pay by Phone, call  
1-800-472-9297.KEITH T ASHLEY  
N TX FINANCIAL SOL'S  
5167 FM 546  
PRINCETON TX 75407-4759**Amount Due  
\$0.00**Enter account number on  
all documents.Make check payable to  
American Express.See Finance Charges  
section on reverse side for  
a description of when  
additional Finance  
Charges are not assessed  
on Features.AMERICAN EXPRESS  
P.O. BOX 650448  
DALLAS TX 75265-0448

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AMEX000082

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Prepared For  
KEITH T ASHLEY  
N TX FINANCIAL SOL'S

Account Number  
XXXX-XXXXX1-91004

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**Payments:** Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US. Unless you are paying by computer or by phone, please submit your payment in the enclosed envelope with the payment coupon and the account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any representations, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Pay by Computer, Pay by Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at [www.americanexpress.com](http://www.americanexpress.com). **Lost or Stolen Card:** If the Card is lost or stolen, telephone us immediately at the number indicated on your paper statement or click on the Customer Service link online. Outside the U.S., call collect or contact the nearest American Express Travel Service Office or other local American Express office.

**Finance Charges: Average Daily Balance Method for Calculation of Finance Charges:** We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (as described below) for each feature (such as Purchase, Cash Advance and Balance Transfer features) of your Account (including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for the feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. **For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature.** This gives us the daily balance for the feature for that day and the beginning balance for the feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the feature for the billing period and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for the feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional **Finance Charges** on features included in this New Balance. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and the daily periodic rate for that feature, the result will be the Finance Charge assessed on that feature, except for variations caused by rounding. The total Finance Charge for the billing period is calculated by adding the Finance Charges assessed on all features of the Account. **This method of calculating the Average Daily Balance and Finance Charge results in daily compounding of Finance Charges.** The minimum Finance Charge for any billing period in which Finance Charges are imposed is **\$0.50**. **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, **in each instance increased by 2.7% (except for transactions processed prior to 01/11/09, increased by 2%)**. This conversion rate may differ from rates in effect on the date of your Charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

**In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction which appears on your statement, write or call the Customer Service department as indicated on your paper statement, or click on the Customer Service link online. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. **What We Need From You When You Have A Billing Inquiry:** 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe and explain why you believe there is an error. If you need more information, describe the item you are unsure about. While we are investigating the amount in question, you are still obligated to pay the parts of your bill that are not in question. Please retain any receipts pertinent to your claim. **In Case of Errors or Questions About Your Electronic Transfers:** Please contact us by visiting us online at [open.americanexpress.com](http://open.americanexpress.com), or you can call us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt, or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. **When contacting us:** 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. **Credit Balance:** If a credit balance (designated "CR") is shown on this statement, no payment is required. You may make charges against the credit balance or request a refund. Requests for refunds should be made in writing to the Refund Unit at the Customer Service address indicated on your paper statement, or click on the Customer Service link online. **Creditor:** American Express Bank, FSB. **New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates fees and grace periods by calling 1-800-518-8866.



To Pay By Phone  
1-800-472-9297

Customer Service and  
Lost or Stolen Card  
1-800-678-0745  
**24 hours/7 days**

International Collect  
1-336-393-1111

Hearing Impaired  
(9am-5pm EST)  
TTY: 1-800-221-9950  
FAX: 1-800-695-9090  
In NY: 1-800-522-1897

**Large Print and Braille  
Statements**  
1-800-678-0745

Extended Payment  
Option Customer  
Service  
1-800-403-1288



[americanexpress.com](http://americanexpress.com)

Customer Service  
P.O. Box 981535  
El Paso, TX  
79998-1535

Express Cash  
P.O. Box 981531  
El Paso, TX  
79998-1531

**Payments**  
P.O. BOX 650448  
DALLAS TX  
75265-0448

#### Change of Address

If correct on front  
do not use

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- For Name or Company Name changes, please call the Customer Service number on the back of your Card.
- If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and  
Home Phone

Area Code and  
Work Phone

Email (optional)

Please provide your  
e-mail address to  
receive important  
account updates and  
exclusive Cardmember  
offers and benefits.

You may visit the American Express Privacy Statement at  
[www.americanexpress.com/privacy](http://www.americanexpress.com/privacy) for more details and to set your email preferences.

AMEX000083

001078

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Prepared For  
KEITH T ASHLEY  
N TX FINANCIAL SOL'S

Account Number  
XXXX-XXXXX1-91004

Closing Date  
01/25/09

Page 3 of 8

<b>Due in Full Activity for KEITH T ASHLEY</b>	<b>Amount \$</b>
Card XXXX-XXXXX1-91004	

<b>Total of Due in Full Activity for KEITH T ASHLEY</b>	<b>0.00</b>
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**Due in Full Activity for BRANDI ASHLEY**

Card XXXX-XXXXX1-91012

12/23/08	THE FAN SHOP 8000001DALLAS TX	21.64
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2146654735

Description Price

COMMERCIAL/PRO. SPO 21.64

12/23/08	THE FAN SHOP 8000001DALLAS TX	18.39
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2146654735

Description Price

COMMERCIAL/PRO. SPO 18.39

01/04/09	ONSTAR SERVICE PLAN 888-4ONSTAR MI	14.02
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ON-LINE SVCS

<b>Total of Due in Full Activity for BRANDI ASHLEY</b>	<b>54.05</b>
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<b>Total Due in Full Activity</b>	<b>54.05</b>
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**KEITH T ASHLEY**  
**N TX FINANCIAL SOL'S**

Account Number  
**XXXX-XXXXX1-91004**

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# Membership Rewards® Monthly Statement and Program News

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For questions about your  
Membership Rewards account,  
contact

**1-800-AXP-EARN**  
(297-3276)

[www.americanexpress.com/rewards](http://www.americanexpress.com/rewards)

American Express  
Membership Rewards  
P.O. Box 297813  
Ft. Lauderdale, FL 33329-9785

Statement Period

**December 1, 2008 - December 31, 2008**

Account activity after this period does not appear on this statement

Prepared for

**KEITH T ASHLEY**

Membership Rewards® Account Number

**1M62559292**

**Total Points Balance**

**38,874**

**Points Earned this Period are  
pending until charges are paid in  
full and all your accounts are in  
good standing. Points Earned this  
Period may include Bonus Points.**

**Points Earned this Period**

**4,317**

## Account Summary

Opening points balance	34,557
Points earned this period	+4,317
Points used this period	0
Reinstated points and adjustments	0
<b>Total points balance</b>	<b>=38,874</b>

## Points Earned this Period

12/01/08 - 12/31/08	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Gold Rewards XXXX-XXXXX1-91004	4,234	0	4,234
Business Gold Rewards XXXX-XXXXX1-91012	83	0	83
<b>Totals</b>	<b>4,317</b>	<b>0</b>	<b>4,317</b>

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms and Conditions in your Program Guide. If you have questions, please visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276). For International, call collect 305-816-2799.

### Escape with Hilton Worldwide Resorts in 2009 and Earn Double Membership Rewards® Points!

Book a resort Bed & Breakfast rate with your enrolled American Express® Card, and stay for three nights or more between December 1, 2008 and November 30, 2009, and you can earn double Membership Rewards points! Available at over 50 exotic Hilton Worldwide Resorts from just \$195 USD per room per night.

Offer valid from 12/1/08 to 11/30/09 for stays of minimum 3 nights. Offer valid only on the Hilton Bed & Breakfast rate at participating locations displayed on the Hilton Worldwide Resorts website. Bonus awarded on room rate only. You must be enrolled in the Membership Rewards program ("Program") at the time of booking and stay and charge your stay on an eligible, enrolled American Express Card. Bonus points will be credited to your account within 10-12 weeks after charges appear on your statement. Valid for U.S. American Express Cardmembers only. For more information on the Program, visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call 1-800-AXP-EARN (297-3276). Bonus ID: 2564

For more information about this exclusive offer and to view participating resorts, visit [www.hiltonworldresorts/amex](http://www.hiltonworldresorts/amex) and make your booking today.

(MR Bonus ID 2564)

### Earn Triple Points with LuxuryOnly, the Luxury Cruise Division of CruisesOnly

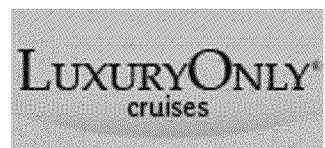
Set sail with LuxuryOnly and receive exceptional value and choice. Book a luxury cruise through [LuxuryOnly.com](http://LuxuryOnly.com) with your enrolled Card and you can earn triple Membership Rewards® points. Book your sailing by June 30, 2009, for sailing through December 31, 2010, and watch how fast the points can add up!

Bonus points offer valid 07/01/08 to 06/30/09. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and you must charge your trip on an eligible, enrolled American Express® Card. Bonus points will be credited to your account after sailing is completed and card eligibility subject to verification. There is no maximum amount of Membership Rewards points you can earn. Triple bonus points can only be earned on cruise-fare charges and not additional charges on-board.

For more information on the Membership Rewards program, visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call 1-800-AXP-EARN. Bonus ID: 7545

Visit LuxuryOnly online [www.luxuryonly.com](http://www.luxuryonly.com) or call us at **1-800-711-4230** for more details on this offer.

(MR Bonus ID 7545)



Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

Continued on reverse  
AMEX000086

001081



Prepared for  
**KEITH T ASHLEY**Membership Rewards® Account Number  
**1M62559292**

MEMBERSHIP

rewards®

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### Redeem Membership Rewards® Points on Air France/KLM!

Transfer points to Air France KLM's Flying Blue program and book a weekend trip to Paris with nonstop flights from Air France. Renowned for its exceptional in-flight services, Air France flies to more than 1889 destinations in over 80 countries, with extensive European coverage. Take a trip to Paris, Athens, Amsterdam, Geneva, Zurich or Istanbul via Air France KLM.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 2579)

Terms and conditions of the Membership Rewards program apply. For more information, visit **membershiprewards.com/terms**. Taxes and fees may apply. Individual partner restrictions may apply. Participating partners and available rewards are subject to change without notice.

### Millions More Reasons to Redeem



Browse, compare prices and then redeem Membership Rewards® points. Don't have enough points? Partial points allow you to pay part of your purchase by redeeming available points and charging the remainder, if any, to your Card. Need it overnight? shopAmex® has popular merchants, most offering second-day and overnight shipping.

Start shopping now: **shopAmex.com/statement**

(MR Message 2576)

Redeem now: **shopAmex.com/statement**

Terms and conditions for the Membership Rewards program apply. Visit **americanexpress.com/rewards** for more information. Participating partners and available rewards are subject to change without notice.

### Redeem Membership Rewards® Points for a 3-Night Package at Miraval Tucson!



Miraval Tucson offers a vibrant array of award-winning programs, classes, cuisine and spa services that invite guests to live and feel better. The Miraval 3-night Ultimate Package for Two includes luxury accommodations, all meals, snacks and non-alcoholic beverages, one spa service per person per day (\$125 value each), unlimited access to scheduled programs and activities, all taxes and gratuities and round-trip transportation from Tucson International Airport.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 2586)

Terms and conditions of the Membership Rewards program apply. For more information, visit **membershiprewards.com/terms**. Taxes and fees may apply. Individual partner restrictions may apply. Participating partners and available rewards are subject to change without notice.

### Escape with Hilton Worldwide Resorts in 2009 and Earn Double Membership Rewards® Points!



Book a resort Bed & Breakfast rate with your enrolled American Express® Card, and stay for three nights or more between December 1, 2008 and November 30, 2009, and you can earn double Membership Rewards points! Available at over 50 exotic Hilton Worldwide Resorts from just \$195 USD per room per night.

For more information about this exclusive offer and to view participating resorts, visit **www.hiltonworldresorts/amex** and make your booking today.

(MR Bonus ID 2564)

Offer valid from 12/1/08 to 11/30/09 for stays of minimum 3 nights. Offer valid only on the Hilton Bed & Breakfast rate at participating locations displayed on the Hilton Worldwide Resorts website. Bonus awarded on room rate only. You must be enrolled in the Membership Rewards program ("Program") at the time of booking and stay and charge your stay on an eligible, enrolled American Express Card. Bonus points will be credited to your account within 10-12 weeks after charges appear on your statement. Valid for U.S. American Express Cardmembers only. For more information on the Program, visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)**. Bonus ID: **2564**

**OPEN Savings Summary**

Prepared For  
KEITH T ASHLEY  
N TX FINANCIAL SOL'S

Account Number  
XXXX-XXXXX1-91004

Page 7 of 8

Total Savings to Date For This Account	Savings Since Jan 2009	Savings This Period Through Jan 24
\$ 7.00	0.00	0.00

Program	End Date	Transactions This Period	Discount % or Credit	Savings This Period	Savings Since Jan 2009
1-800-FLOWERS.COM - Flowers and gifts	Ongoing	\$0.00	5%	\$0.00	\$0.00
BARNESandNOBLE.com - online purchase	Ongoing	\$0.00	5%	\$0.00	\$0.00
BIZFILINGS - Incorporate your business	Ongoing	\$0.00	20%	\$0.00	\$0.00
5% OPEN Savings at Carey Carey - Premier transportation services	Ongoing	\$0.00	5%	\$0.00	\$0.00
CONSTANT CONTACT - Email marketing services	Ongoing	\$0.00	5%	\$0.00	\$0.00
COURTYARD BY MARRIOTT - For participating hotels, visit marriott.com/opensavings	Ongoing	\$0.00	5%	\$0.00	\$0.00
DELTA - Flight purchases	Ongoing	\$0.00	3%	\$0.00	\$0.00
5% OPEN Savings at Epson Epson - Leader in digital imaging products	Ongoing	\$0.00	5%	\$0.00	\$0.00
EXPENSABLE - Expense management software	Ongoing	\$0.00	25%	\$0.00	\$0.00
FAIRFIELD INN BY MARRIOTT - For participating hotels, visit marriott.com/opensavings	Ongoing	\$0.00	5%	\$0.00	\$0.00
FEDEX - Ground, Express and International shipments	Ongoing	\$0.00	5%	\$0.00	\$0.00
FEDEX KINKO'S OFFICE AND PRINT CENTERS - Document solutions and business services	Ongoing	\$0.00	5%	\$0.00	\$0.00
HERTZ - Car rentals in the U.S.	Ongoing	\$0.00	5%	\$0.00	\$0.00
HYATT - Hotels and resorts in the U.S.	Ongoing	\$0.00	3%	\$0.00	\$0.00
JETBLUE - Flight purchases	Ongoing	\$0.00	3%	\$0.00	\$0.00
LOGOWORKS - Custom logo design	Ongoing	\$0.00	10%	\$0.00	\$0.00
STUBHUB.COM - The Fan's Ticket Marketplace	Ongoing	\$0.00	3%	\$0.00	\$0.00
SYMANTEC - Security and Back-up software including Norton(TM) products	Ongoing	\$0.00	10%	\$0.00	\$0.00
SPRINGHILL SUITES BY MARRIOTT - For particip. hotels, visit marriott.com/opensavings	Ongoing	\$0.00	5%	\$0.00	\$0.00
YAHOO! - Search Marketing Yahoo! SmallBusiness savings ends 12/31/08	Ongoing	\$0.00	5%	\$0.00	\$0.00
<b>Totals</b>				<b>\$0.00</b>	<b>\$0.00</b>

### Other Ways To Save!

### Save 5% at 1-800-FLOWERS.COM®



Thank the people that help your business succeed. Send flowers and gifts from 1-800-FLOWERS.COM and receive 5% savings on top of all other coupons, codes, or promotional pricing offered by 1-800-FLOWERS.COM when you pay with your Business Card. To place your order today, visit [1800flowers.com/opensavings](http://1800flowers.com/opensavings) or call 1-800-FLOWERS.COM (1-800-356-9377).

OPEN Savings®: Payment must be made with an American Express® Business Card at the time of purchase--savings will be credited to your account. Other restrictions or limitations may apply. Subject to offer terms and conditions located at [opensavings.com](http://opensavings.com). Merchant participation and offers are subject to change without notice. 1-800-FLOWERS.COM®: Valid only online, by phone and at participating U.S. locations.

OPEN Savings® is a Business Card benefit that saves you money. Simply use your Business Card at 1-800-FLOWERS.COM and the 5% savings is automatically credited to your Card account. The savings are in addition to other discounts. (CE 111340)

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

001083

AMEX000088



DUPLICATE COPY  
3253Prepared For  
KEITH T ASHLEY  
N TX FINANCIAL SOL'SAccount Number  
XXXX-XXXXX1-91004

Page 8 of 8

**Save 5% on FedEx Express® and FedEx Ground®****FedEx Kinko's**  
Office and Print Center

Save 5% on FedEx Express U.S. shipments, FedEx International Priority® shipments, and FedEx Ground shipments. Your savings are automatic when you link your American Express® Business Card to a FedEx account and in addition to any other discounts. To open a FedEx account or to link an existing account to your Card, call **1-800-231-8636** or go to **fedex.com/opensavings**

OPEN Savings®: Payment must be made with an American Express Business Card at the time of purchase--savings will be credited to your account. Other restrictions or limitations may apply. Subject to offer terms and conditions located at **opensavings.com**. Merchant participation and offers are subject to change without notice. FedEx: Maximum annual savings is \$1,000 per Card account.

OPEN Savings® is a Business Card benefit that saves you money. Simply use your Business Card at FedEx and the 5% savings is automatically credited to your Card account. The savings are in addition to other discounts.

(CE 111342)

**Save 5% on Email Marketing with Constant Contact®****Constant Contact**

Over 120,000 businesses just like yours are using Constant Contact to build profitable relationships with their customers and prospects--and so can you! Sign up today for your FREE 60-day trial and discover the power of Email Marketing. Save 5% by using your Business Card. Find out more and sign-up for a free trial at **1-866-289-2096** or visit **open.constantcontact.com**

OPEN Savings®: Payment must be made with an American Express® Business Card at the time of purchase--savings will be credited to your account. Other restrictions or limitations may apply. Subject to offer terms and conditions located at **opensavings.com**. Merchant participation and offers are subject to change without notice. Constant Contact®: Existing Constant Contact customers prior to August 1, 2004, must contact Constant Contact to receive savings.

OPEN Savings® is a Business Card benefit that saves you money. Simply use your Business Card at Constant Contact and the 5% savings is automatically credited to your Card account. The savings are in addition to other discounts. (CE 111341)

AMEX000089

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria. 001084

DUPLICATE COPY

**Business Gold Rewards  
Card****38,928  
Membership Rewards®  
Points Available**

at 01/31/09, when charges due are paid in full and all accounts are in good standing.

Prepared For  
KEITH T ASHLEY  
N TX FINANCIAL SOL'SAccount Number  
XXXX-XXXXX1-91004Closing Date  
02/24/09

Page 1 of 11

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$
0.00	-1,664.26	+1,725.63	61.37

**Please Pay By  
03/11/09**Please refer to page 2  
for important information  
regarding your account**See Page 8 For A Notice Of Changes To Your Agreement**To manage your Account online or to pay your bill, please visit us at **open.americanexpress.com**. For additional contact information, please see the reverse side of this page.**Cardmember Snapshot**

Cardmember Name	Card Number	Total New Activity \$
KEITH T ASHLEY	1-91004	1,012.22
BRANDI ASHLEY	1-91012	713.41
Total New Activity		1,725.63

**Activity**

\* Indicates posting date

Amount \$

02/13/09*	COMPUTER PAYMENT RECEIVED - THANK	-822.35
02/23/09*	COMPUTER PAYMENT RECEIVED - THANK	-841.91

**Total of Payment Activity****-1,664.26****Due in Full Activity for KEITH T ASHLEY**

Card XXXX-XXXXX1-91004

Amount \$

02/04/09	DODIES CAJUN DINER 0MCKINNEY	42.18
	9729841608	
	FOOD/BEVERAGE	22.18
	TIP	20.00
02/04/09	ELDORADO COUNTRY CLUMCKINNEY	16.38
	PUBLIC GOLF COURSE	
	FOOD/BEVERAGE	16.38
02/04/09	DEP FLORIST LAKE BUENA VISTA	70.77
	LODGING	

↓ Please fold on the perforation below, detach and return with your payment ↓

Do not staple or use paper clips

**Payment Coupon**Account Number  
1-91004KEITH T ASHLEY  
N TX FINANCIAL SOL'S  
5167 FM 546  
PRINCETON TX 75407-4759

Mail Payment to:

AMERICAN EXPRESS  
P.O. BOX 650448  
DALLAS TX 75265-0448

Continued on Page 3

**Please Pay By:  
03/11/09**To Pay by Computer, visit  
open.com/pbc.To Pay by Phone, call  
1-800-472-9297.**Amount Due  
\$61.37**Enter account number on  
all documents.Make check payable to  
American Express.See Finance Charges  
section on reverse side for  
a description of when  
additional Finance  
Charges are not assessed  
on Features.

0000 191004 000006137000006137 21 H

AMEX000090

001085



DUPLICATE COPY

Prepared For  
KEITH T ASHLEY  
N TX FINANCIAL SOL'S

Account Number  
XXXX-XXXXX1-91004

Page 2 of 11

**Payments:** Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US. Unless you are paying by computer or by phone, please submit your payment in the enclosed envelope with the payment coupon and the account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any representations, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Pay by Computer, Pay by Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at [www.americanexpress.com](http://www.americanexpress.com). **Lost or Stolen Card:** If the Card is lost or stolen, telephone us immediately at the number indicated on your paper statement or click on the Customer Service link online. Outside the U.S., call collect or contact the nearest American Express Travel Service Office or other local American Express office.

**Finance Charges: Average Daily Balance Method for Calculation of Finance Charges:** We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (as described below) for each feature (such as Purchase, Cash Advance and Balance Transfer features) of your Account (including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for the feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. **For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature.** This gives us the daily balance for the feature for that day and the beginning balance for the feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the feature for the billing period and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for the feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional **Finance Charges** on features included in this New Balance. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and the daily periodic rate for that feature, the result will be the Finance Charge assessed on that feature, except for variations caused by rounding. The total Finance Charge for the billing period is calculated by adding the Finance Charges assessed on all features of the Account. **This method of calculating the Average Daily Balance and Finance Charge results in daily compounding of Finance Charges.** The minimum Finance Charge for any billing period in which Finance Charges are imposed is \$0.50. **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, **in each instance increased by 2.7%.** This conversion rate may differ from rates in effect on the date of your Charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. **In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction which appears on your statement, write or call the Customer Service department as indicated on your paper statement, or click on the Customer Service link online. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. **What We Need From You When You Have A Billing Inquiry:** 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe and explain why you believe there is an error. If you need more information, describe the item you are unsure about. While we are investigating the amount in question, you are still obligated to pay the parts of your bill that are not in question. Please retain any receipts pertinent to your claim. **In Case of Errors or Questions About Your Electronic Transfers:** Please contact us by visiting us online at [open.americanexpress.com](http://open.americanexpress.com), or you can call us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt, or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. **When contacting us:** 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. **Credit Balance:** If a credit balance (designated "CR") is shown on this statement, no payment is required. You may make charges against the credit balance or request a refund. Requests for refunds should be made in writing to the Refund Unit at the Customer Service address indicated on your paper statement, or click on the Customer Service link online. **Creditor:** American Express Bank, FSB. **New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates fees and grace periods by calling 1-800-518-8866.



To Pay By Phone  
1-800-472-9297

Customer Service and  
Lost or Stolen Card  
1-800-678-0745  
**24 hours/7 days**

International Collect  
1-336-393-1111

Hearing Impaired  
(9am-5pm EST)  
TTY: 1-800-221-9950  
FAX: 1-800-695-9090  
In NY: 1-800-522-1897

**Large Print and Braille  
Statements**  
1-800-678-0745

Extended Payment  
Option Customer  
Service  
1-800-403-1288



[americanexpress.com](http://americanexpress.com)

Customer Service  
P.O. Box 981535  
El Paso, TX  
79998-1535

Express Cash  
P.O. Box 981531  
El Paso, TX  
79998-1531

**Payments**  
P.O. BOX 650448  
DALLAS TX  
75265-0448

#### Change of Address

If correct on front  
do not use

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- For Name or Company Name changes, please call the Customer Service number on the back of your Card.
- If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and  
Home Phone

Area Code and  
Work Phone

Email (optional)

Please provide your  
e-mail address to  
receive important  
account updates and  
exclusive Cardmember  
offers and benefits.

You may visit the American Express Privacy Statement at  
[www.americanexpress.com/privacy](http://www.americanexpress.com/privacy) for more details and to set your email preferences.

AMEX000091

001086

DUPLICATE COPY

Prepared For  
KEITH T ASHLEY  
N TX FINANCIAL SOL'S

Account Number  
XXXX-XXXXX1-91004

Closing Date  
02/24/09

Page 3 of 11

Due in Full continued				Amount \$
02/05/09	TWO ROWS CLASSIC GRIGARLAND RESTAURANT FOOD/BEVERAGE TIP	23.23 10.00		33.23
02/08/09	WALGREENS #9908 0000MCKINNEY 8002892273 Description REFER TO RECEIPT			1.79
02/08/09	WENDY'S #0104 QMCKINNEY 9725422098 Description RESTAURANT CHARGES			8.19
02/08/09	WAL-MART 0206 MCKINNEY TX GENERAL MERCHANDISE			49.85
02/09/09	ALLSUPS 318 00343350PRINCETON ALLSUPS 318			7.16
02/11/09	LUBYS CAFE #0086 QHOUSTON 7136441523 Description RESTAURANT CHARGES			26.15
02/13/09	JUSTICE #0695 00695 MCKINNEY JUSTICE MCKIN			79.90
02/14/09	PIZZA INN MCKINNEY 6MCKINNEY 9725489046 TIP	10.00		32.77
02/14/09	BRANCH GROCERY 10040PRINCETON BRANCH GROCERY			42.08
02/14/09	GONE BANANAS TOO MCKINNEY 972-523-3328			109.00
02/15/09	RED LOBSTER USA # 62FRISCO 9727315562 FOOD/BEVERAGE TIP	96.40 30.00		126.40
02/21/09	SHELL OIL 5754319560MCKINNEY AUTO FUEL DISPENSER			44.61
02/21/09	NEWPORTS SEAFOOD & SDALLAS RESTAURANT FOOD/BEVERAGE TIP	140.33 40.00		180.33
02/21/09	SIGNATURE COLLECTIBLPLANO DIRECT MKTG MISC			58.41
02/21/09	BATH & BODY WORKS 12MCKINNEY 972-542-5079			21.65
02/22/09	SNUFFER'S MCKINNEY 0MC KINNEY 9726619911 Description EATING PLACES,			61.37
<b>Total of Due in Full Activity for KEITH T ASHLEY</b>				<b>1,012.22</b>

**Due in Full Activity for BRANDI ASHLEY**

Card XXXX-XXXXX1-91012

02/04/09	AMERICAN AIRLINES DALLAS TX AMERICAN AIRLINES Routing Details Not Available Ticket Number: 00126030179324 Passenger Name: ASHLEY/KADE MSTR CNN Document Type: SPD/AIR FREIGHT			45.00
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Date of Departure: 02/04

AMEX000092

Continued on reverse

001087



DUPLICATE COPY

Prepared For  
**KEITH T ASHLEY**  
**N TX FINANCIAL SOL'S**

Account Number  
 XXXX-XXXXX1-91004

Page 4 of 11

<b>Due in Full continued</b>		<b>Amount \$</b>
02/04/09	ONSTAR SERVICE PLAN 888-4ONSTAR ON-LINE SVCS	14.02
02/05/09	NTTA AUTOCHARGE 8000PLANO 9728186882 Description Price TOLL AND BRIDGE FEE 40.00	40.00
02/06/09	RFC -DISNEY AML RESTLAKE BUENA VIST 4079389100 FOOD/BEVERAGE 64.86 TIP 13.00	77.86
02/07/09	AIRPORT BAGS.COM 884ORLANDO MISC PERSONAL SERVICE	45.00
02/08/09	CORONADO FRONT DESK LAKE BUENA VISTA Arrival Date Departure Date 02/04/09 02/08/09 00000000	238.77
02/08/09	CORONADO FRONT DESK LAKE BUENA VISTA Arrival Date Departure Date 02/04/09 02/08/09 00000000	9.00
02/09/09	NTTA CUST SVC ONLINEPLANO 9728186882 Description Price TOLL AND BRIDGE FEE 85.00	85.00
02/11/09	NTTA CUST SVC ONLINEPLANO 9728186882 Description Price TOLL AND BRIDGE FEE 12.00	12.00
02/13/09	OLD NAVY 3347 OLD NAMCKINNEY FAMILY CLOTHING	35.18
02/13/09	SALTGRASS-MCKINNEY 8MCKINNEY 9725292200 FOOD/BEVERAGE 61.11 TIP 15.00	76.11
02/21/09	BEST BUY MHT 0196 MCKINNEY ELECTRONICS STORE	35.47
<b>Total of Due in Full Activity for BRANDI ASHLEY</b>		<b>713.41</b>
<b>Total Due in Full Activity</b>		<b>1,725.63</b>

# Membership Rewards® Monthly Statement and Program News

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For questions about your  
Membership Rewards account,  
contact

**1-800-AXP-EARN**  
(297-3276)

[www.americanexpress.com/rewards](http://www.americanexpress.com/rewards)

American Express  
Membership Rewards  
P.O. Box 297813  
Ft. Lauderdale, FL 33329-9785

Statement Period

**January 1, 2009 - January 31, 2009**

Account activity after this period does not appear on this statement

MEMBERSHIP  
rewards®

Prepared for

**KEITH T ASHLEY**

Membership Rewards® Account Number

**1M62559292**

**Total Points Balance**

**38,928**

**Points Earned this Period are  
pending until charges are paid in  
full and all your accounts are in  
good standing. Points Earned this  
Period may include Bonus Points.**

**Points Earned this Period**

**54**

## Account Summary

Opening points balance	38,874
Points earned this period	+54
Points used this period	0
Reinstated points and adjustments	0
<b>Total points balance</b>	<b>=38,928</b>

## Points Earned this Period

01/01/09 - 01/31/09	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Gold Rewards XXXX-XXXX1-91004	0	0	0
Business Gold Rewards XXXX-XXXX1-91012	54	0	54
<b>Totals</b>	<b>54</b>	<b>0</b>	<b>54</b>

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms and Conditions in your Program Guide. If you have questions, please visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276). For International, call collect 305-816-2799.

## Shop Americana Manhasset Stores and You Can Earn Double Points March 26 - 29, 2009

Earn double Membership Rewards® points for individual purchases of \$250 or more at Americana Manhasset—a collection of 60 fabulous stores, including Louis Vuitton, Gucci, Prada, Fendi, Etro, Frette, Dior, Bottega Veneta, Tiffany & Co., Hermès, Giorgio Armani, London Jewelers, Burberry, Hirschleifer's, Ralph Lauren & more.

Visit [www.americana.manhasset.com](http://www.americana.manhasset.com) or call **1-800-818-6767** for a complete store listing and further information.

(MR Bonus ID 6443)

AMERICANA  
MANHASSET

Offer valid 03/26/09 - 03/29/09 for individual transactions of \$250 or more at any Americana Manhasset store. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and you must charge your purchase on an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Bonus ID: **6443**

## Save 3,000 Points When You Redeem Now for an iPod® Touch - 16GB

iPod® Touch features the same multi-touch screen technology as iPhone™. Watch your movies, TV shows, and photos come alive with bright, vivid color on the 320-by-480-pixel display. Browse the web using Safari and watch YouTube videos on the first iPod® with Wi-Fi built in. Shop the iTunes® Wi-Fi Music Store from anywhere. Visit [membershiprewards.com](http://membershiprewards.com) or call **1-800-AXP-EARN (297-3276)** and redeem 48,100 Membership Rewards® points for **PRM1708**.

Terms and conditions of the Membership Rewards program apply.

Redeem now!

(MR Message 2641)

iPod

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

001089

Continued on reverse  
AMEX000094

Prepared for

KEITH T ASHLEY

Membership Rewards® Account Number

1M62559292

MEMBERSHIP

rewards®

Page 6 of 11

ESTÉE LAUDER

**Earn DOUBLE Membership Rewards® Points from EsteeLauder.com on EVERY Purchase, ALL YEAR**

Exclusively at [esteelauder.com](http://esteelauder.com), you can earn double points on every purchase using your enrolled American Express® Card through 12/31/09. Take more than 10 years off the look of your skin with NEW TIME ZONE MOISTURIZER. Or, find your best skincare regimen with the interactive SKINCARE FINDER. Plus check out new makeup looks, favorite fragrances and more.

Offer valid from 1/1/09 - 12/31/09. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program ("Program") at the time of purchase and you must charge your purchase on an eligible, enrolled American Express Card. Bonus points will be credited to your Program account within 6-8 weeks after charges appear on your billing statement. For more information, visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call 1-800-AXP-EARN (297-3276). Bonus ID: 2597.

Shop now with your enrolled American Express Card at [esteelauder.com](http://esteelauder.com) and earn double Membership Rewards points on every purchase.

(MR Bonus ID 2597)

**Earn Double Membership Rewards® Points on Purchases of \$75 or More at ORIGINS.COM**

Exclusively at [Origins.com](http://Origins.com), earn double points on every purchase of \$75 or more using your enrolled American Express® Card through 12/31/09. At Origins, we've been creating and innovating healthful choices in Skin Care, Hair Care, Bath and Body, Color and Sensory Therapy® products using the best of nature along with trying to do what's best for the planet and for you.

Offer valid 1/1/09 - 12/31/09 only on purchases of \$75 or more. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase on an eligible, enrolled American Express Card. Bonus points will be credited to your account within 6-8 weeks after charges appear on your statement. For more information, visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call 1-800-AXP-EARN (297-3276). Bonus ID: 7597.

Shop now at [www.origins.com](http://www.origins.com) with your enrolled American Express Card and earn double Membership Rewards points on purchases of \$75 or more, through 12/31/09.

(MR Bonus ID 7597)

**Redeem Membership Rewards® Points at Morton's, The Steakhouse**

Music and cocktails set the mood as generous portions of USDA prime-aged beef, succulent seafood and classic steakhouse sides arrive at tables dressed in crisp linens. The buzz, alive at the bar and in the booths, has continued for a quarter of a century at over 65 locations worldwide. Morton's, the classic steakhouse experience where The Good Life is savored nightly. Redeem Membership Rewards points for \$100 and \$250 gift cards for the ultimate steakhouse experience.

To start redeeming today, log on to [membershiprewards.com](http://membershiprewards.com) or call 1-800-AXP-EARN (297-3276).

(MR Message 2662)

**Delta Brings You New Routes and Onboard Experience and a 20% Mileage Bonus**

Just transfer points to your Delta SkyMiles® account and you will receive a 20% mileage bonus on points transferred between the date you enroll in the promotion and March 31, 2009. To enroll, go to [delta.com/moremiles](http://delta.com/moremiles). Delta is the world's largest airline with service to nearly all the world's major travel markets. Including Narita, Santiago, Zurich, Kuwait and Cape Town.

Terms and conditions of the Membership Rewards program apply. For more information, visit [membershiprewards.com/terms](http://membershiprewards.com/terms). Taxes and fees may apply. Individual partner restrictions may apply. Participating partners and available rewards are subject to change without notice. All SkyMiles program rules apply. To review the rules, please visit [delta.com/memborguide](http://delta.com/memborguide)

To preview this reward and to redeem points, visit [membershiprewards.com](http://membershiprewards.com) or call 1-800-AXP-EARN (297-3276).

(MR Message 2607)

